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CIRCA 1890...



Being A Sentimental Collection of
**MEMENTOS OF LIFE & TIMES IN
SAN BERNARDINO
CALIFORNIA**

IN CELEBRATION OF THE
70TH ANNIVERSARY YEAR

OF THE

SANTA FE FEDERAL SAVINGS

& LOAN ASSOCIATION

Chartered 1890

701 E. Street • 479 4th Street
San Bernardino

400 S. Palm Canyon Dr.
Palm Springs

Member: Federal Savings & Loan Insurance Corporation

Designed and Written by ELIZABETH W. RICHARDS



THE FIRE ALARM SYSTEM

THE BOXES IN PLACE, AND
TURNED OVER TO THE CITY.

A Thorough and Satisfactory Test
By the Board of Trustees
This Afternoon.

The six fire alarm boxes, which were contracted for by the city, have been put in and were tested today by the Board of Trustees and found to work very satisfactorily. The boxes were furnished by the Interstate Fire Alarm and Telegraph Company, of Omaha. Mr. Griggs, of Los Angeles, is their agent, and has done all the work here. The boxes were all made to order, and are fine pieces of workmanship and of very simple mechanism. The material used is of the best, and the apparatus includes all the improvements that years of experimenting has secured. One feature, and one which was not deemed possible or practicable until recently, is that if alarms are turned in simultaneously from all the boxes, each box will ring in its alarm without confusion. Whichever box gets the start will hold it until the alarm is completed, and then the others will ring in succession. They are also perfectly automatic, and all that is necessary to turn in an alarm is to open the outer door of the box, pull down the hook once and let go. The rest is done by the box—the alarm gong is struck at the engine house, by numbers, the box number is printed on a tape, the gas is lighted and the horses are liberated. When the connection is made with the big bell, it, too, will be struck at the same time. The system is perfectly automatic.

At the engine house is a large gong, on which is struck the alarm; a tape reel, the number of the box being printed by large, legible dashes on the tape; an indicator, which shows relative distance and direction of any trouble on the wire; a lightning detector, so that if lightning enters the building it cannot injure the machine, a small film which burns out instantly shutting off the circuit; a compass, which shows the strength of the battery; an appliance which releases the horses from the stalls and at the same time lights the gas throughout the building.

The claims for this system are: Absolutely non-interfering; two or more boxes can be pushed at the same time without confusing the alarm; perfectly automatic; requires only ordinary care; expense the lowest; least battery power required; positive protection from electric light wires by automatic cut-out; protected against dust; boxes work at any angle, or lying down; machinery very best of material and workmanship; accurate and reliable during extreme hot and cold weather, and protected against rain.

The location of the boxes are as follows:

- No. 4, corner Fifth and E streets.
- No. 12, corner Third and E streets.
- No. 14, corner Third and C streets.
- No. 23, corner Third and G streets.
- No. 31, corner Seventh and C streets.
- No. 42, corner Seventh and G streets.
- No. 25 will be placed at the Santa Fe depot, and No. 41 at the hose house, corner of F and Ninth streets. The two latter boxes have been ordered. A gong has been placed in the house of Chief Wixom, so that he will be promptly notified of any alarm at all hours of the night.

The citizens are to be congratulated upon having such a thorough system and protection against incipient fires which can now be prevented from assuming the proportions of a conflagration by the prompt action of the fire department.

Needed Additions to the Fire Alarm System.

In addition to the fire alarm system just put in and completed, there should be supplied a larger bell and bell tower. The striker for a bell is here, but as the present bell is small, and hangs too low to be heard distinctly over the city, a tower strong enough to support a larger bell should be supplied. The striker that is on hand is large enough for a 1500 pound bell. Another station on Ninth and F streets. Without a general alarm bell, there is no means by which the members of the fire department can without delay receive notification of a fire, but with a gong there those sleeping in the house would be awakened, and ready for action at once.

Since the above was written, the Board of Trustees have ordered a 1500 pound alarm bell for the city, and Mr. Grigg authorized to procure it.

By L. J. JOLLY, Special Agent.

To Whom It May Concern,

Policies 118126 to 118150 inclusive, placed in the hands of one George S. Eisert, formerly agent of the Imperial Fire Insurance Company in San Bernardino, have been lost or mislaid and cannot be found. This is to give general notice that such policies have been entered on our records in this office as destroyed, and are of no further value.

Very truly yours,

GEO. S. DORNIN,

villain and fi. of Garrison to reason and Roxy to fortune.

The Firemen's Ball.

On the evening of February 23d the firemen will give a grand ball at the Pavilion. The boys have sold enough tickets already to assure its success. Let every one respond, as the fire department should be encouraged by all. The boys are always ready for duty, responding on call to save life and property, even at the risk of their own lives. The money received is to be used in providing necessary articles for the department. The price of the tickets is \$2, which includes a fine supper.

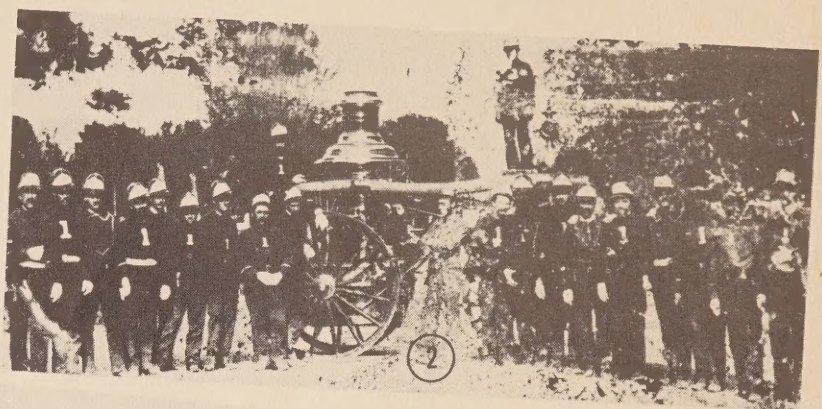
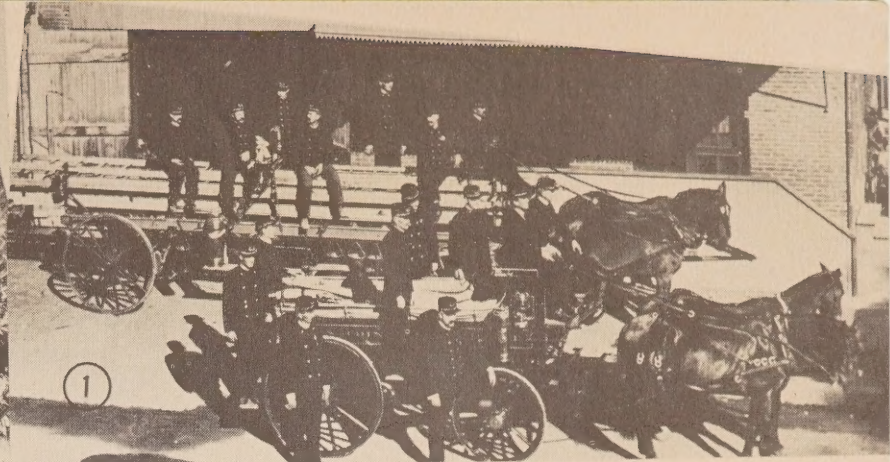
Travel to Southern California.

All of our hotel...

FEW INSTITUTIONS

reflected the cooperative spirit of the pioneer community like the volunteer fire department. It was an honor to belong, and an honor to serve, "even at the risk of their own lives". . .

1. Hook and ladder fire cart, 1889
2. The Steamer—first large fire engine, 1880's
3. Fire hose and wagon in front of Fourth St. fire station, 1890
4. Stewart Hotel fire, 1892
5. Deluge Hose Co. #2, 9th & F Streets
6. Hook & ladder
7. San Bernardino Times-Index, April 23, 1891
8. San Bernardino Times-Index, April 22, 1891
9. San Bernardino Times-Index, February 21, 1891

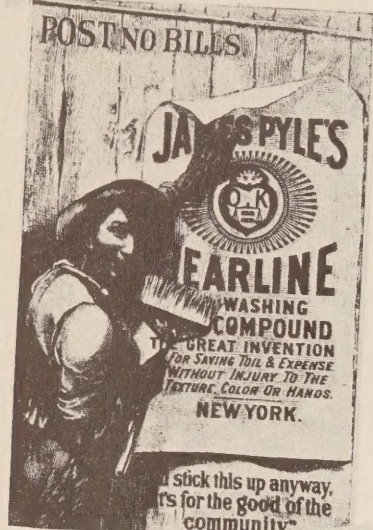


ennium for drivers of vehicles.

The Grip.

According to the latest bulletin of the State Board of Health another epidemic of the grip is prevalent throughout a greater portion of the State. The bulletin says that "as a matter of wise precaution all cases of la grippe should be brought under the notice of a reputable physician before they have advanced to a dangerous stage of the malady, as latent pneumonia, which can only be detected by a skilled practitioner, may be advancing."

1



2

Vote of Thanks.

The San Bernardino Woman's Christians Temperance Union, in regular session assembled, remembering with true gratitude the kindness of the citizens of this vicinity in assisting us in entertaining the delegates to the recent State Convention of the W. C. T. U., hereby tender to all who aided us in any way a vote of hearty thanks, and recall with pleasure the many compliments bestowed by our guests upon your kindness and hospitality.

Also we tender a like vote of thanks to each and every one who so generously gave of their talent and time to furnish the Convention with music. Words fail to convey our appreciation of the many favors received.

Yours, "For God Home and Native Land."

MRS. G. T. STICKNEY,
President of W. C. T. U.
MRS. SULLENGER, Assistant Secretary.
San Bernardino, Oct. 11, 1892.

Anheuser-Busch beer on tap at the Arion, Court street, between D and E.

3

HOME AND MOTHER:

In attempting to recreate an image of life as it was lived seventy years ago, one is struck by two observations: the tremendous **changes**, and the amazing **sameness**. Almost every facet of 1-14 below is lost in the 1959 scene; yet item 15 sounds like it was written yesterday, about our modern world.

1. San Bernardino Times-Index, February 18, 1891
2. Soap ad, circa 1890
3. W.C.T.U. was a great national force—but the compositor followed this report with an ad for Anheuser Busch! San Bernardino Daily Courier, October 15, 1892

4. A typical San Bernardino home
5. Problems the housewife faced—Daily Courier, April 21, 1891

6. Times-Index, February 18, 1891

- 7-10. Rare interior of Western homes, circa 1890

11. Small fry

12. Fancy work

13. Mary Barton home on D St., "Silk Stocking Row," still standing today

14. Life with Mother, circa 1890

15. Scribner's Magazine, 1895—from a series on "The Art of Living" by Robert Grant



NOTICE
To Slaughter House Owners and Butchers,
You are hereby notified that from and after this date you shall not furnish any hogs for the city of San Bernardino, nor shall the butchers offer any hogs or pork sausages to consumers of the city of San Bernardino.
C. C. WAINWRIGHT, M. D.,
Health Officer for City of San Bernardino, Cal.
March 18, 1891.
Pork is not to be purchased in our markets at present. The hogs in this vicinity are affected with a disease something very fatal. It is not confined to any one locality, but seems to be from all reports, infesting all droves.
Miss Sarah McCann has returned.

WATERS & KILLEFER
Real Estate Agents, Room 3, Stewart Hotel
12 29 11
For Rent.
FOR RENT—A COTTAGE OF FIVE rooms, bath room and pantry, on Eighth street, between D and E. Stable, room for horse and buggy. Artesian water in house. 2-18-1w
TO LET—A NUMBER OF LARGE AND hard-finished rooms in the "Times" Block, Third street between D and C streets, at the rate of \$2 per month each, also the well-finished storerooms fronting on Third street at \$10 per month each—city water and gas throughout the building. Apply to A. J. Felter, agent, New Ruffen Block, Third street. 26 11
OFFICE ROOMS FOR RENT AT LOW FIG ures, corner Third and D streets. L Ancker. 2-2 11.





"Teacher."



"Nurse."



"Artist."



"Clerk."



"In the heels of their boots hoping to be married some day or other."

educational part, women of ~~several~~ in other respects. The American woman is the only woman at large in the universe who aims to be the wife and mother of a family, the mistress of an establishment, a solver of world problems, a social leader, and a philanthropist or artistic devotee at one and the same time. Each of these interests has its determined followers among the women of other civilizations, but nowhere except here does the eternal feminine seek to manifest itself in so many directions in the same individual.

This characteristic of our womanhood is a virtue up to a certain point. The American woman has certainly impressed her theory that her sex should cease to be merely pliant, credulous, and ignorantly complacent so forcibly on the world that society everywhere has been affected by it. Her desire to make the most of herself; and to participate as completely as possible in the vital work of the world without neglecting the duties allotted to her by the older civilizations, is in the line of desirable evolution. But there is such a thing as being superficial, which is far more to be dreaded than even nervous prostration. Those absorbed in the earnest struggle of modern living may perhaps justly claim that to work until one drops is a noble fault, and that disregard of one's own sensations and comfort is almost indispensable in order to accomplish ever so little. But there is nothing noble in superficiality; and it would seem that the constant flitting from one interest to another, which so many American women seem unable to avoid, must necessarily tend to prevent them from knowing or doing anything thoroughly.

As regards the creature man,

15



"The man who has no time to know his own family."

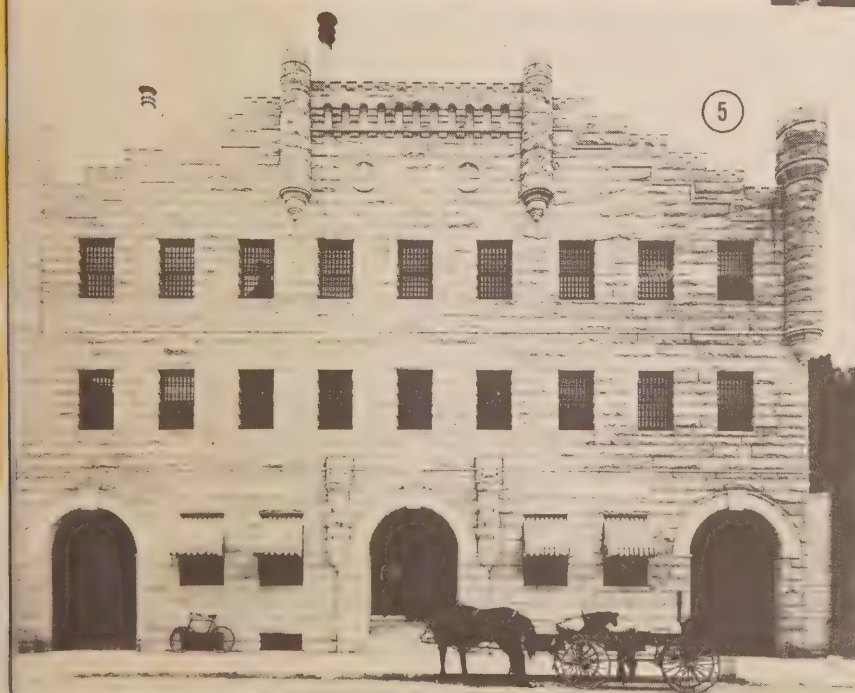
to prevent anything thoroughly.

As regards the creature man, the critics of this country have been accustomed to assert that he was so much absorbed in making money, or in business, as our popular phrase is, that he had no time for anything else. Man's duty to his spiritual nature, to his æsthetic nature, to his family, to public affairs, and to his social nature are no less imperative than his duty to his daily calling. Unless each of these is in some measure catered to, man falls short in his true obligations. Not one of them can be neglected. Some men think they can lighten the load to advantage by disregarding their religious side. Others congratulate themselves that they never read novels or poetry, and speak disrespectfully of the works of new schools of art as daubs. A still larger number shirks attention to political and social problems, and declares bluffly that if a man votes twice a year and goes to a caucus, when he is sent for in a carriage by the committee, it is all that can be expected of a busy man. Another large contingent swathes itself in graceless virtue, and professes to thank God that it keeps aloof from society people and their doings. Then we are all familiar with the man who has no time to know his own family, though, fortunately, he is less common than he used to be.

If I were asked to select what one influence was more than another, it is the



MEMORY LANE



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8



9



OUR GROWTH.

San Bernardino has made greater strides in the last twelve months than for half a decade previous. There are now fifteen saloons where there were thirty formerly, and they are compelled to close at midnight. She has established a fine water system and an electric fire alarm. The streets have been graded and a number of miles of cement sidewalks constructed. A pavilion has been erected, a belt line railroad laid, and a considerable area of territory annexed. Now let the county-seat macadamize her streets, and erect a Court House in the suburbs of Colton or at Bunker Hill, and we will all be able to exclaim: "Well done, thou," etc., etc., etc., etc.—*Colton Chronicle*.

The *Colton Chronicle* is right, for which our thanks are extended. San Bernardino is coming rapidly to the front. Our water system is the finest in the State, without a doubt, as several tests have demonstrated. We have good streets, and are constantly improving them. The city has ordered several blocks of street paved. The progressive spirit is rapidly taking the lead. No more can our sister cities apply the term of moss-backs to us. That age has passed and gone. A new era has dawned upon our fair city, and adjacent suburbs. Everywhere one may look, new residence blocks are being erected. Our merchants can no longer complain of dull times. Our Pavilion is one of the finest in Southern California, and one which any city might feel proud of. In our era of advancement San Bernardino bears no ill will to its neighbors. She is proud of it.

with us

WATER RATES.

The water rates in this city are too high, higher than people can afford to pay. It is so easy to obtain good artesian wells, that people will not pay a high rental for water. The city water system is a public institution and should be conducted so as to secure the greatest public good. The rate should be reduced to \$1.00 per month for all purposes for a fifty foot lot with one tenement. Such a rate will produce a larger revenue than the present one, as more people will be induced to use water. The heavy pressure, with garden hose to each fifty foot lot, will be taken into account by the insurance companies in fixing the rate of insurance. The use of the water by the lot owners will quicken the public mind to ornament the yards and streets with lawns, shrubbery, and shade trees, and the value of property will be greatly enhanced. Our city fathers should take hold of this matter at once and reduce the water rates.

A BILL has passed the Senate of the United States making train freight

TRUSTEES MEETING.

Votes Canvassed—First Precinct No. One thrown out and J. A. Henderson Counted In.

The Board of Trustees met in adjourned session at the City Hall last night.

Present: Chairman Lightfoot; Trustees Kenniston, Mee and Leshner, City Attorney Brown, City Clerk Harris, City Engineer Finkle.

The minutes of last meeting were read and approved.

Election bills were allowed and ordered paid.

Mr. Griggs, representing the Interstate fire alarm system, appeared before the Board and stated that the fire alarm system was ready for inspection, and the Board fixed today at 2 o'clock p. m. as the time for such examination.

Resignations of Oscar Newburg and O. P. Roberts as commissioners to widen Court street, read and declinations accepted, and M. A. Murphy and Arnold Atwood were appointed in their stead.

Ordinance establishing grade on Third street from I to Mt. Vernon avenue passed.

Saloon bond of A. R. Ritter, with J. H. Van Deusen and Ernest Vieweger sureties, read and approved.

On motion of Trustee Leshner, seconded by Trustee Kenniston, the suits of the city against Murray & Oakley, H. Weil and Robert Hagan were ordered settled, on defendants confessing judgment for all costs and expenses incurred in such cases.

On motion a warrant for \$500 was ordered paid to Mr. Griggs, agent for the Interstate fire alarm system, as part payment on the contract with such company.

The election returns were then canvassed and the following officers declared elected:

Marshal—E. H. Thomas.

Recorder—H. L. Peck.

Assessor—A. H. Starke.

Treasurer—R. T. Blow.

Trustee, Third Ward—A. W. Potter.

Trustee, Fifth Ward—John A. Henderson.

Members of the Board of Education—W. A. Harris, W. S. Hooper, Henry Goodcell, Jr.

Owing to the Board of Election of Precinct No. 1 of the Fifth Ward failing to certify to the vote cast, the Board of Trustees refused to count the vote of such precinct.

Spring Opening of Jonas Brothers Store.

The large and

MEMORY LANE

"Time changes all things"

—and the changing face of a city is apparent in these photographs.

Hardly a brick or board remains where it was seen Circa 1890

... But politics as usual, as sampled in the news clippings, seems to furnish a strong link between past and present!

1. "Old" and "New" Court Houses, both at Court and E
2. First Congregational Church—built 1876, enlarged 1894, Fifth & D Sts.
3. E Street, 1895, looking south from 4th
4. The Pavillion, on site of present Municipal Auditorium
5. City Jail, Court Street between D and E
6. 4th Street near D, site of Sun Co., l. to r., Bella Union Hotel, Masonic Temple, Post Office
7. 3rd Street looking north up E
8. 3rd Street looking west from Arrowhead
9. N. W. Corner 3rd Street and D, known as "Whiskey Point"
10. Weekly Courier, April 25, 1891
11. Times-Index, Feb. 20, 1891
- 12, 13. Times-Index, April 21 and 22, 1891, respectively

the people of Red is the mother of Alesandro.

The City Trustees awarded the city printing to the TIMES-INDEX for one year. Last night the Trustees gave some of the printing to the Courier. This is on a par with many of its other acts.

It is about time that some one should test the legality of some of the acts of the Board of Trustees.

GENTEEL CUSTOMS:

Nineteenth century America was noted for rigidly formal rules of etiquette. A host of books and articles were written on the subject of proper deportment, and eager seekers of social poise studied them diligently and watched each other for infractions of the rules.

1. Propriety dictated personal delivery of funeral notices, the day previous to the services, often held at home.
2. Holding hands with a gentleman was a familiarity rarely to be permitted except in the course of serious courtship.
3. Many formalities in the conduct of weddings are still observed today.
4. Everyone collected autographs from their friends, accompanied by selected verses copied in Spencerian hands.
5. Walking in couples, the gentleman accommodated his step to the lady's, and walked on the outside. Displaying affection as the couple at right are doing, was generally frowned upon.
6. Tipping the hat was proper only on being introduced to a lady or when greeting a lady acquaintance if she nodded first. It was to be accompanied by a slight bow.
7. Assisting a lady into a carriage, the gentleman held lady's arm and both reins, and kept front wheels turned to the left to avoid soiling her skirts.
8. It was popular to collect postal cards—which were even sent as Christmas Greetings.
9. Formal calls were customary to pay respects, especially on holidays such as New Year's Day. A call or card was returned for every call or card received.
10. This page on "Cards" is reproduced from a book published in 1892, entitled "What To Do, A Companion to Don't." It is surrounded by a collection of young people's cards, adorned by the owners with sentimental stickers.



10 Cards.

15

each is given—for instance, John C. Smith becomes John Cotton Smith.

According to the best usage, a gentleman's name is prefixed with Mr. (with exceptions mentioned hereafter).

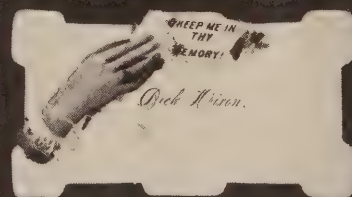
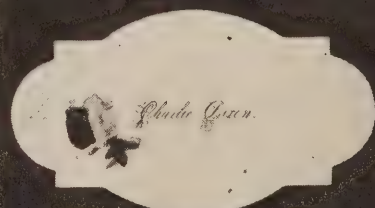
A lady's card should be engraved, and the name prefixed with Mrs. or Miss. A printed card is an offence to any civilized community.

Bachelors or single men can have the name of their clubs on their cards, in the left-hand corner. This is more convenient for many men, who have their letters addressed to their clubs instead of their residences.

A lady's visiting-card should under no circumstances refer to her husband's profession. Mrs. Dr. Smith, Mrs. Colonel Brooks, or Mrs. Judge Beach, is in bad form.

Officers of the Army and Navy prefix the name with the title, as follows: Captain Charles Treat, U. S. Army; Lieut. James Wood, U. S. Navy.

Clergymen use the prefix Rev.; medical men, Dr. or they may append M. D. The legal profession has no special designation. Courtesy titles are sometimes used, as Hon., and in the case of



FUNERAL NOTICE.

Friends and acquaintances are respectfully invited to attend the funeral of

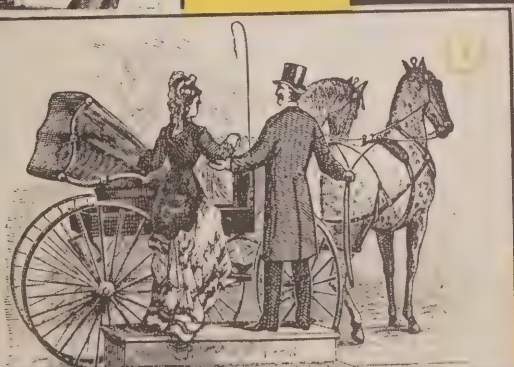
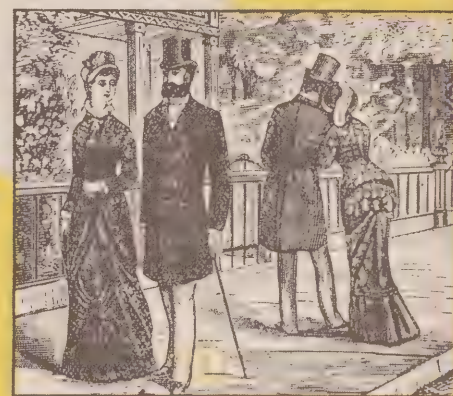
MARY De La WOODWARD,

Which will take place from the residence of Raymond De La Woodward, 555 Court street, between E and F, on Sunday, August 5th, at three o'clock in the afternoon.

San Bernardino, August 4th, 1894.



San Bernardino, Cal.
Aug. 4th 1894.
Rev. A. L. ...
Minister.
Funeral June fourteenth,
Eighteen hundred and ninety-three.
San Bernardino, California





1



2

FIRST READER.

LESSON 1. UP I GO.

Up I go up I go.
 See me in my book.
 If I see a fly in my
 I can hit him with my
 I see a fly I can fly.
 Up, up, he goes in the air.
 I will not let him hit me.
 He is little fly by by by.

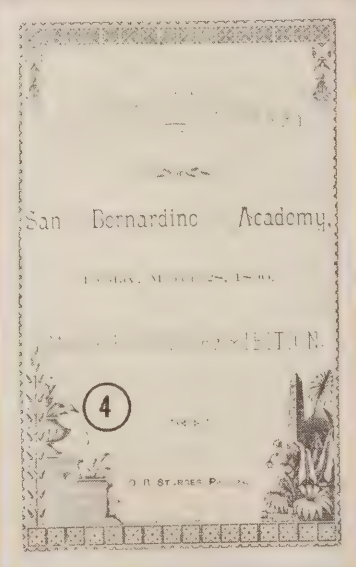


Miss
 such
 how
 dull

3

lāry teacher whips many
 s-ū-ch such d-ū-ll dull b-ēst best
 This is the teacher, Miss Mary.
 She has four dolls in her class.
 They must be bad dolls. See
 so many whips she has.
 I could not like to teach such
 all class.

if hit tiny goes
 sky by by



4



5

Central School

Primary Department
 Record of *Mabel Sp...*

	Nov. 20 1885	Dec.	Jan.	Feb.	March.	April.
Perfect, 100						
Good, 90						
Poor, below 80						
Attendance	100					
Department	89					
Reading	86					
Spelling	83					
Arithmetic	81					
Grammar						
Geography						
Writing	70					
Algebra						
Analysis						
Physiology						
History						
Gen. Average						

6

Mrs. M. S. Stephens
 Teacher.

SECRET
 CASON, April 16, 1891.

Riley School Report.

The following is the report of the Riley school for the past three months. The report combines the average in attendance, deportment, recitations and examinations:

First and advanced grammar grades—
 Frances Peck 90, Kenneth Stevens 91,
 Geneva Peck 94, Thomas Holcomb 98,
 Annie Ashdown 94, Emma Johnson 87,
 John Roberts, 87.

Second grade—Annie Ward 93, Katie
 Hooper 96, Clara Peck 93, Grace Boggs
 95, Elsa Yeager 86, Cormack Ward 92,
 Stella Rousseau 91, Charles Tyler 85,
 Fred Peck 91, Walter Davidson 88, Geo.
 Marks 90, Willie Tyler 89, Walter Peck
 82, Grace Clark 80, Edwin La Niece 83,
 Frank Johnson 86, Julius Marks 90.

Third grade—Iva Morse 90, Edwin
 Johnson 89, Delbert Fussell 84, Irene
 Poppett 78, Mathew Moore 78, Delbert
 William 83, Lottie Rousseau 88, Will
 Anderson 80.

The following is the list of pupils who
 stood first and second in each class in
 the last examinations:

Mamie Holcomb, first in Arithmetic A,
 Composition, History A, Spelling A and
 Physical Geography; Geneva Peck, first
 in Arithmetic B, Bookkeeping, second in
 Grammar B, second in Arithmetic D;
 Grace Boggs, first in Arithmetic D;
 History B, second in Arithmetic C; Kit-
 tie Hooper, first in Reading, Spelling B,
 second in History B; Fred Peck, first in
 Arithmetic C; Edwin Johnson, first in
 Grammar A; George Marks, first in
 Arithmetic R, History A, second in Physi-
 ond in Geography; Charlie Tyler, sec-
 Morse, second in Grammar B; Iva
 Stevens, second in Geography B; Kenneth
 Spelling A.
 Mamie Holcomb and Kenneth Stevens
 stood a tie in Algebra.

A Narrow Escape.

A. H. K. had not mind.

Office—Room 13, Bank Building, Pasadena, California.

Notice of Sale of City of San Bernardino School District Bonds.

In pursuance of an order made by the Board of Trustees of the City of San Bernardino, County of San Bernardino, State of California, dated October 13, 1892, I will sell to the highest bidder for cash School Coupon Bonds of the City of San Bernardino School District, amounting in the aggregate to the sum of Fifteen Thousand Dollars (\$15,000.00), of the denomination of One Thousand Dollars each, and bearing interest at the rate of six per cent per annum, payable as follows, to wit:

- Three Thousand Dollars on May 2, 1898.
- Three Thousand Dollars on May 2, 1899.
- Three Thousand Dollars on May 2, 1900.
- Three Thousand Dollars on May 2, 1901.
- Three Thousand Dollars on May 2, 1902.

Interest payable annually on the 2nd day of May of each and every year.

Scaled bids for said bonds will be received at the office of the City Treasurer until 12 o'clock m. Saturday, November 5, 1892.

No bids will be received for less than amount of the face value of said bonds.

R. T. BLOW,
 City Treasurer.

San Bernardino, Oct. 14, 1892.

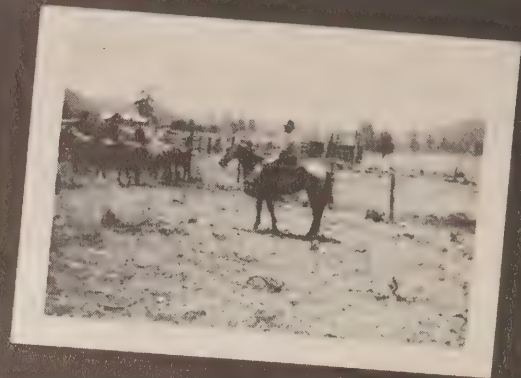
NOTICE OF STREET

TAUGHT TO THE
 TUNE OF A
 HICKORY STICK...

San Bernardino was proud of its schools, both public and private. However, publishing of class grades in the local press makes present-day pupils blanch...

1. San Bernardino High School, built 1892, E Street at 8th
2. Cover of Commencement issue of the Tyro, 1897
3. First Reader used at the Central School, circa 1890
4. Graduation program of a private school, 1890—D. B. Sturges was Principal
5. Warm Springs School, which recently celebrated its 100th Anniversary
6. Report card, Central School, 1885, located at Baseline & Waterman Ave.
7. Weekly Courier, April 25, 1891
8. Daily Courier, October 15, 1892

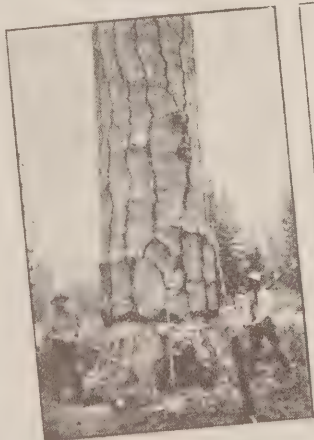
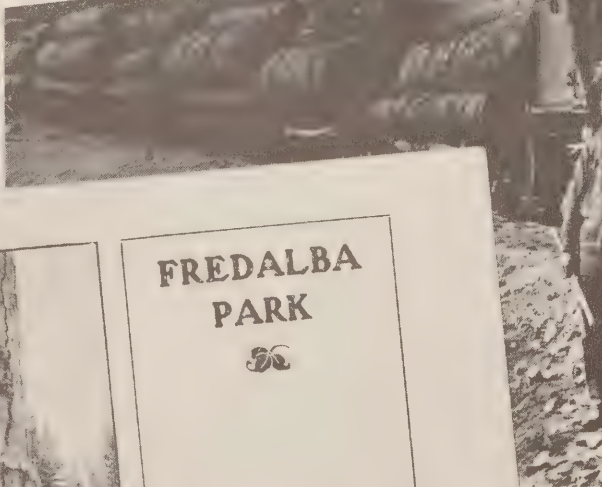




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2



CUTTING A PINE TREE

FREDALBA PARK



A Summer Resort in
the San Bernardino
Mountains

3

Highlands for Fredalba, during the months of July, August and September.

A good stable is on the place, where horses can be cared for at reasonable rates.

There is a store on the grounds where groceries, fresh fruit, meats and vegetables are sold at moderate prices.

Parties wishing to reach Fredalba at other than stage times can be met at the train by giving due notice.

Parties are not expected to arrive or depart on Sundays.

Four room furnished cottages rent for \$10 per month in May and October, \$15 in June, \$25 in July and September and \$30 in August.

Three-room furnished cottages rent for \$8 per month in May and October, \$13 in June, \$20.00 in July and September, and \$25 in August.

Two room furnished cottages rent for \$8 per month in May and October, \$13 in June, \$17.50 in July and September, \$22.50 in August.

Board and lodging from \$10.50 to \$14.00 per week.

Tent floors 12x14 can be rented at \$3.00 per month.

Telephone call is Brookings Mill, Fredalba.

Any further information will be gladly given by addressing

FRED A. SMILEY
Fredalba, San Bernardino, Cal.



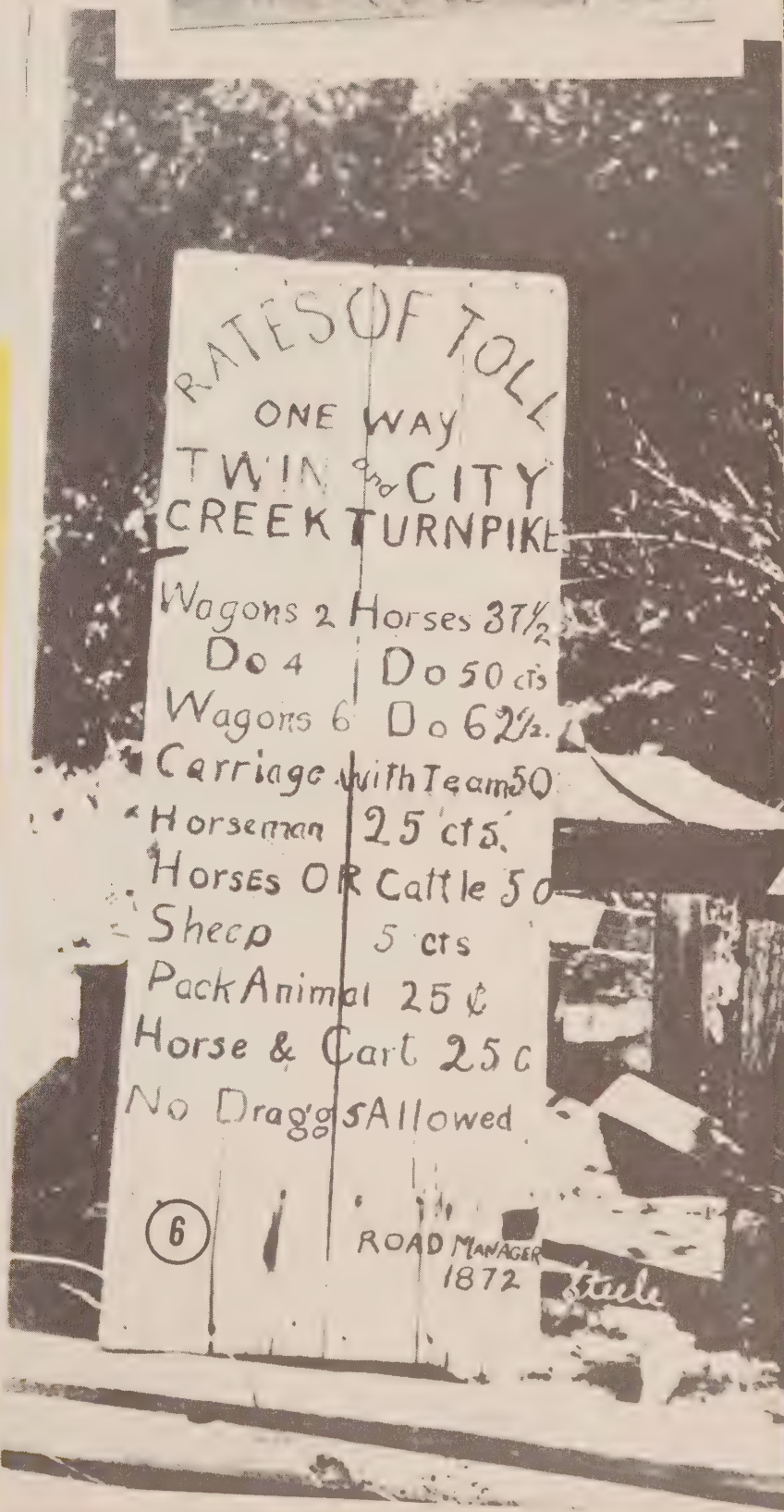
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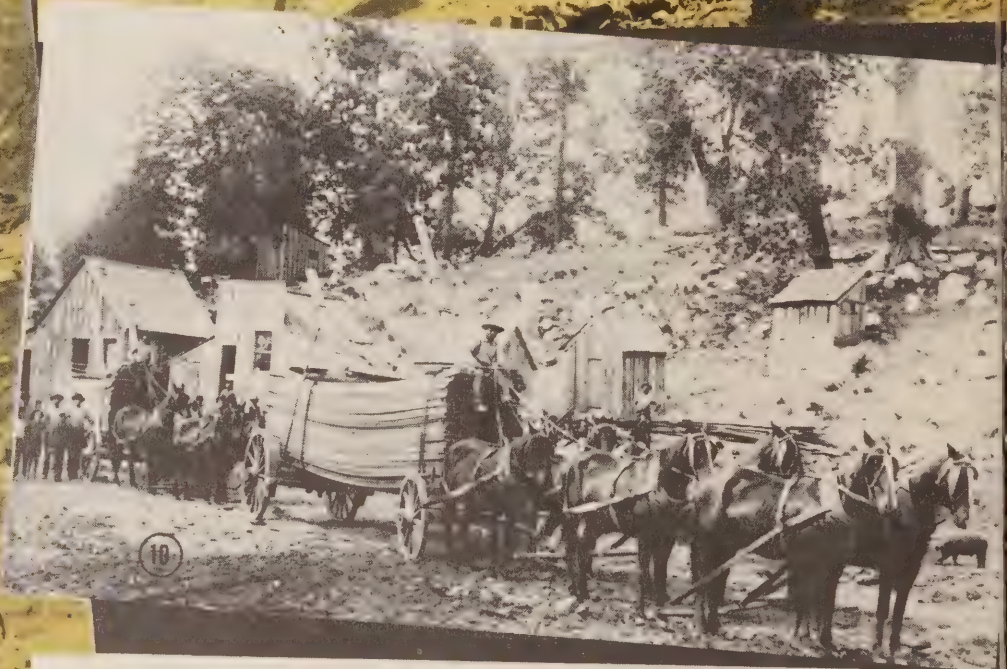


ABOUT THE COUNTY...

The 1890's found San Bernardino the center of extensive lumber, mining and cattle activity:

1. Four views of herds and cowboys in Holcomb Valley
2. Brookings Log Train, Fredalba
3. Cover and page from Fredalba resort brochure
- 4, 5. Early-day mining pictures: little machinery, lots of muscles
6. Many mountain roads were toll roads, fragmentary at best until the advent of the auto stage, years later
7. Tyler Mill, Grass Valley
8. Hauling ore in Calico district
9. Calico, 1889
10. Talmadge Mill, 1894, Little Bear Valley
11. 20-Mule Team Borax transportation, Calico and Daggett, in Mule Canyon
12. Bear Valley Dam, 1884—A. E. Taylor





COUNTY DIVISION.

TRANSCRIPT OF THE SHORT-HAND NOTES

Taken Before the Senate Committee on Counties and County Boundaries.

Following are additional arguments before the Senate Committee on Counties and County Boundaries at Sacramento:

I. W. LORD.

Mr. Lord. Mr. Chairman and gentlemen of the committee: I hope you will be kind enough to pardon me for addressing you in a cursory manner and rather briefly, for I will not be prolix.

The Chairman. Come to the point.

Mr. Lord. That is the point. I was singing in church yesterday and lost my voice. I have a series of resolutions here, which I would like to offer to this honorable committee, which were passed by the Board of Supervisors of San Bernardino county. (Reads.)

The only Supervisor voting no was elected, by the way, on the basis of no dismemberment of the county. But as soon as the Riverside people got the bee of dismemberment in their bonnet, he whipped over.

Senator Goucher. I wish to ask a question. What place in the county—what locality—does that Supervisor represent?

A. He lives in the grand center of Riverside—right in the hotbed of it.

Q. He favors the creation of the county of Riverside, does he?

A. Distinctly so; yes.

The Chairman. What part of the county do you live in?

A. I live in Cucamonga.

Senator Goucher. You say that Supervisor was elected against the proposition of county division?

A. He was not only elected on that basis, but two years ago he drew up this same resolution which I have read, almost verbatim, but with relation to Pomona. I copied it at the time. He had forgotten all about it.

Q. Do you say he was elected pledged against division?

A. That was the understanding when he was elected.

Q. How do you know that—from what source?

A. I got it from his own mouth when he drew up such a series of resolutions, about the time he was elected, nominally in relation to Pomona county, but which covered all propositions for a dismemberment of San Bernardino county, as those I have read do. I copied those from his.

Q. But since that?

A. He changed his base. Never did until about six weeks ago, though. He was all right eight weeks ago; he was all right until he heard from Riverside.

Where I reside is right here (pointing) at Cucamonga; a hard word to pronounce—an Indian name. There are no Indians there now, though.

Now there has been considerable stress placed on the fact that there is an enormous amount of taxable property, on which the assessment is large, in this terrible desert; where the Government is bunting now for some men they lost thirty or forty years ago. There is a desert there which nobody ever crossed. Somebody undertook to at one time but never got across. That is the celebrated Death Valley. This desert section is wonderfully settled up. There are some hills, including horned

from ment A. lary i or an, Senr whethe seased A. asser centl the b pped d ness. Q. know the a A. incline I was not s tee o Q. the any yer ca on ju wai of S ther ment Mr. Ser you. M list Se wha Wht kno spea He A of t bu pla 00 pl ov th an cam A to tax dir qu sa se p la A. T la. 40 sei goi yo tio a pe ap av A in di d I t r w fi



QUESTIONS OF THE DAY:

The clipping at left, reproduced from the Times-Index, February 21, 1891, is representative of endless debates reported verbatim in the local press regarding county division. The map, reproduced from a booklet issued by the Board of Trade in 1888, shows San Bernardino County's boundaries far different from those of today . . .

The Weekly Courier.

SATURDAY, APRIL 25, 1891.

LOS ANGELES' reception of President Harrison was something grand; in fact it surpassed anything ever before had in that city.

WHEN Court street is widened it will be one of the prettiest streets in the city, and the leading one also. The sooner the work is done the better.

LET no time be wasted in widening Court street, but let the work be pushed ahead at once. When widened, it will be one of the finest streets in the city.

WISCONSIN has come forward with an appropriation for the World's Fair of \$65,000. It passed both houses of the Legislature. Slow but sure the appropriations increase.

THE Republican press is making a great to-do over Cleveland's reply as to why he wrote his famous silver-question letter. He will give them considerable more bother yet, before he is through.

WHEN our streets are paved, as proposed, it will be a grand improvement to our already progressive city. It will make a marked increase in the valuation of property, not only on the streets so paved, but throughout the city. What benefits one portion of the city directly, benefits the other portion indirectly.

RIVERSIDE is one of the best-advertised cities in the United States, especially throughout the East. In every hotel one may wish to go, he runs across a Riverside advertisement in some manner. Now, our people should do something to let the people of the far East know just what and where San Bernardino city is. We are practically unknown in the East, and not very far East, either. San Bernardino city should be made known, and it can be if the proper steps be taken. Send our circulars and photos of our city. Send them into the principal cities of the East. We have got a city we can be proud of. Let it be advertised in the East. The course pursued by Riverside is a most excellent one.

ANOTHER curiosity has

CHURCH DIRECTORY.

FIRST METHODIST EPISCOPAL—Corner Sixth and E streets. Value \$30,000. Seating capacity 1,200. Services every Sabbath at 11 a. m. and 7 p. m. Sunday school at 9:30 a. m. A. F. Russell, superintendent. Prayer meeting Wednesday at 7:30 p. m. Rev. Geo. W. White, Pastor.

M. E. CHURCH SOUTH—Fifth Street Between D and E. Established fifteen years. Value \$800. Seating capacity eight hundred. Services every Sunday at 11 a. m. and 7:00 p. m. Sunday school at 9:45 a. m. Prayer meeting Wednesday at 7:00 p. m. Rev. W. B. Stradley, Pastor.

CONGREGATIONAL—Corner Fifth and D streets. Organized and church built and dedicated November, 1876. Value \$4,500. Has a seating capacity of two hundred. Services every Sabbath at 11 a. m. and 7:30 p. m. Sunday school at 9:45 a. m. Rev. J. H. Jenkins, Pastor.

PRESBYTERIAN—Church Corner E and Park Avenue. Value \$4,500. Seating capacity three hundred. Services every Sunday at 11 a. m. and 7:30 p. m. Sunday school at 9:30 a. m. and 7:30 p. m. Wednesday evening at 7:30 p. m. Prayer meeting every Wednesday at 7:30 p. m. Rev. John Morrison, Pastor.

BAPTIST—First Church—Third Street, Between F and G. Value \$4,000. Seating capacity two hundred. Services every Sabbath at 11 a. m. and 7:30 p. m. Prayer meeting Wednesday at 7:30 p. m. Rev. A. J. Frost, Pastor.

CATHOLIC—Fifth St., Between E and F. Services every Sunday. Mass, 7 a. m. and 10 a. m. Rosary and benediction at 4 p. m. On week days mass at 7 a. m. except Thursdays. Rev. P. J. Stockman, Rector.

Times-Index, Feb. 21, 1891

I. O. O. F.

SAN BERNARDINO LODGE

New
American
States

Dakota was admitted as the thirty-ninth State, and South Dakota as the fortieth; on November 8, Montana as the forty-first State, and on November 11, Washington as the forty-second. President Harrison in his first message stated that the American revenues of the previous year exceeded the expenses by over \$1,500,000, and that for the pending year they would be \$83,000,000 in excess. He favored the revision of the tariff.

QUESTIONS OF THE DAY

Silver Quotations.

SAN FRANCISCO, Feb. 20.—Silver 98.

New York, Feb. 20.—Silver, 98½.

LONDON, Feb. 20.—Silver, 45½ pence.

Fruit Market.

SAN FRANCISCO, Feb. 20.—There is a fair movement in fruit. Choice Naval oranges are in good demand, while first-class Seedlings are selling fairly. There is a large quantity of inferior, damaged fruit on the market which meets with little or no sale. Choice apples are firm. Riverside Navels, \$3@4.25. Los Angeles Seedlings, \$1.75@2. Los Angeles Navels, \$2@3. Los Angeles Seedlings, \$1.00@1.50. Duarte Navels, \$2.@3.50. Duarte Seedlings, \$1.75@2.

Ballot Reform.

SACRAMENTO, Feb. 20, 1891

by the resignation of Judge James Gibson.

On the arrival of the Charleston at Honolulu with the remains of the King, the Princess Liliuokalani at once took the oath of office, and was formally proclaimed Queen.

THE demand for oranges is on the upward tendency. As soon as the Florida crop is exhausted the prices will be still higher.

Is THE Courier intention "v" deceived

Times-Index, Feb. 18, 1891

THE German Emperor is suffering from a nervous irritability, provoked by the excessive use of tobacco. His erratic treatment of Bismarck is attributed to this cause.

JOHNSTOWN is again inundated, a greater portion of it being from two to six feet under water.

"BLACKED



EW readers, outside of Russia, are aware of the extent to which the expression of opinion and the dissemination of intelligence in that great Empire are hampered by the governmental censorship of the press. Most Americans, probably, know that such a censorship exists, and that it acts as a check to progressive intellectual activity in general, and to political and revolutionary activity in particular; but very few have had an opportunity to see or to know the full extent of its power for evil. The Russian censorship acts not only as a gag to prevent discussion of public affairs, but as a bandage to close the eyes of the Russian people to the real nature of their own situation. It is hardly an exaggeration, I think, to say that an Englishman who lives in London, and who reads attentively the Russian telegrams and correspondence in the "News," "Times," and "Standard," has a clearer and more accurate knowledge of a whole class of important facts and phenomena in Russian political life than can be gained by a citizen of St. Petersburg from a careful perusal of all the periodicals in the Empire. The reasons for this extraordinary and anomalous state of things may be found in the thick volume

"Siberia and the Exile System", The Century Magazine, May, 1890

Times-Index, April 21, 1891

DEX: TUESDAY EVENING.

Inspection of Company E.

The inspection of Company E, Ninth Regiment, N. G. C.; pursuant to postponement on account of the death of Ex-Governor Waterman, was had Saturday evening at the armory of the company, corner D and Fourth streets.

Major J. A. Drifill, Inspecting Officer on the staff of General Johnson, First Brigade, N. G. C., was promptly on hand at the appointed hour.

The company is officered as follows: I. Benjamin, captain; Earl M. Ducoe, first lieutenant; Fred Muscott, second lieutenant.

The inspection was held in the audience room of the armory, and the men in line to all outward appearances made a creditable showing, but their deficiency under the practical eye of the inspecting officer was kindly, but pointedly commented upon, which, no doubt will serve as a reminder how "each man should get into his clothes," as the officer put it. The remark was well chosen, as it will be remembered that a little less than two years Company E (The Waterman Rifles) of San Bernardino, entered into a competition drill with Company D, of Pomona, which was considered the best drilled company in the State at that time, for a stand of colors, being beaten by a very few points.

After the inspection of arms, accounts

recreation of the people. A bill has already been introduced in Congress by Mr. Vandever creating a national park about the reservation which the State now holds in trust for the people. It is very desirable that the new reservation should at least extend to the limits indicated by the map, and the bill cannot too quickly become a law. Unless reserved or protected the whole region will soon or late be devastated by lumbermen and sheepmen, and so of course be made unfit for use as a pleasure ground. Already it is with great difficulty that campers, even in the most remote parts of the proposed reservation and in those difficult of access, can find grass enough to keep their animals from starving; the ground is already being gnawed and trampled into a desert condition, and when the region shall be stripped of its forests the ruin will be complete. Even the Yosemite will then suffer in the disturbance effected on the water-shed, the clear streams becoming muddy and much less regular in their flow. It is also devoutly to be hoped that the Hetch Hetchy will escape such ravages of man as one sees in Yosemite. Ax and plow, hogs and horses, have long been and are still busy in Yosemite's gardens and groves. All that is accessible and destructible is being rapidly destroyed—more rapidly than in any other Yosemite in the Sierra, though this is the only one that is under the special protection of the Government. And by far the greater part of this destruction of the fineness of wilderness is of a kind that can claim no right relationship with that which necessarily follows use.

John Muir.

NO DAILY TIMES-INDEX: WEDNESDAY EVENING, APRIL 22, 1891.

PRESIDENT HARRISON.

The Presidential Party Make a Stop at Colton.

Speeches by the President and Secretary Rusk.

John Wanamaker Responds to the Warm Reception.

A Gala Day at Colton—The City Out En Masse.

The Crowd Largely Augmented From This City.

The Presidential Party to be Here Tomorrow for Five Minutes. Arriving at 5:11 P. M.

The American people are not worshippers of rank or position, and have always uppermost in their minds that all men are born equal. Yet, while they are not worshippers, they always recognize and applaud the attainments and achievements of such citizens of our great country as rise above the masses; and when an opportunity presents itself, they vie with each other in extending hospitality and in showing the respect in which the personage is held. The Americans delight in grasping the hand of a man who has made fame for himself, whether it be as a soldier or statesman. Our soldier heroes always have and always will receive the heartiest of welcomes whenever and wherever they go. To statesmen, also, is accorded a warm welcome, if their acts merit it. As to the President of the United States, it is seldom an opportunity is offered to meet and welcome him in our far western State. Far from the center of the government, yet a part of it, loyal and always, California citizens will today feel proud in welcoming to their grand State President Harrison, the Chief Magistrate of this great country, a country containing 63,000,000 of people. There is hardly a

Four carloads went over to Colton from this city on the motor line, one train being run at 10:40, and another at 11:30. Those who went over on the first train had a long wait, and the day was unusually warm. A number of persons went over in private conveyances. Fully 3000 persons were present at the depot when the train arrived.

At 11 o'clock the car of the reception committee, composed of representatives of the M. O. L. L. U. S. and G. A. R., and citizens, from Los Angeles, arrived at Colton, attached to the regular train. It had been the intention of the committee to go as far as Banning, but this



MRS. HARRISON.

plan was not carried out. The car was sidetracked in front of the depot, to await the arrival of the Presidential train. It was full of floral pieces for the party.

Colton was not very profusely decorated, but all the bunting in the town was used.

Postmaster Wright has in his possession a flag which was carried behind President Harrison, when he was commanding a brigade in the civil war, and the old flag was brought out to day and gaily floated in the breeze.

The school children of the city of Colton were out in force, and looked very pretty indeed. Each one was provided with a small flag, and nearly every one carried flowers. The Colton band was on hand, and as the train bearing the distinguished party rolled into the depot they were greeted with music.

The Presidential train of seven cars stopped in front of the depot, and as soon as quiet was restored in the crowd, Governor Markham stepped out upon the rear platform of the observation car and in a few words introduced President Harrison. He made a very neat speech, which was as follows:

"MY FELLOW-CITIZENS:—We have traveled now, something like 3500 miles, which has been 3500 miles of cordial greeting. My fellow-citizens, it has been 3500 hundred miles of perpetual talk.

"It would require a brain more fertile in resources, more diversified in its operation than the State of California is in its richness and production, to say anything original or interesting at each one of these stopping places.

"But I can say, always, with a warm, sincere heart to my fellow-citizens who greet me so cordially, and who look up at me with such kindly faces, that I am your servant in all things that will conduce to the general prosperity and happiness of the American people.

"Remote from us of the far East, we are united to you not only by the ties of a common citizenship, by the reverence and honor we joyfully give to one flag, but more by those interchanges of emigration, which bring so many natives of the older States to you. At every station at which I have stopped since coming to California some 'Hoosier' from my native State has reached up his hand to greet me, and the omnipresent Ohio man, of course, I have found everywhere.

"I was assured by these gentlemen, themselves, that they were making their full contribution to the development of your country, and that they had possessed themselves of their full share of it.

"I have been greatly pleased this morning to come out of land of desert and drifting sand into the home of smiling women and

AROUND TOWN.

Events Happening Here and There in the City.

Attend the races today.

Attend the fair tonight.

The Pioneers meet today.

Election is drawing near.

Third street is to be paved.

Go to the pavilion tonight.

Subscribe for THE COURIER.

Friday was a very busy day.

Buy some choice lands at Rialto.

Democrats, to Redlands tonight.

Probate day in the superior court.

You can't register after the 22d inst.

The baby show opens up at 2 p. m. today.

Nearly 8000 names appear on the register.

Read over the classified ads in THE COURIER.

For the news you should read THE COURIER.

W. J. Curtis is in Los Angeles on business.

The wheelmen had a big time of it yesterday.

THE COURIER match safes were in it at the fair.

Clean off the sunflowers from your vacant lots.

"After Dark" at opera house on the 21st. instant.

Good pasture for horses. Apply to W. E. Raynor.

Judge Otis has gone to Bear Valley on a duck hunt.

THE COURIER has given you good reports of the fair.

Livingston & Co. have their great glove sale today.

Mr. Richard Quinn was visiting Redlands yesterday.

Three weeks from Tuesday is election. How do you bet?

Be sure and attend the races today. They will be good.

The fair closes tonight; let the attendance be a big one.

The baby show opens today at 2 o'clock, in place of 10.

It is about time to work up another tug-of-war tournament.

Nothing of importance transpired last evening in police circles.

Read over the premium list of the prizes awarded at the fair.

Take the motor tonight to the Democratic jollification at Redlands.

The Times-Index innocently asks, "What is the court house ring?"

handed over the side of the rear platform of the car, and must have almost filled the car itself.

The train was at Colton about fifteen minutes, and just before it pulled out President Harrison introduced the mother of "Baby McKee." Amid shouts and cheers the train passed out of sight, the members of the party standing on the platform waving a good bye.

Tomorrow the Presidential train will arrive in this city at 5:11 p. m., and remain here five minutes. A cordial reception should be tendered them. If the ladies and school children will be present with flowers and flags their remembrance of this city may be made pleasant and lasting. Every one who can should bring flowers, and see that the reception to the President at San Bernardino shall not be less cordial than that he has received all along his journey.

Needed Additions to the Fire Alarm System.

In addition to the fire alarm system just put in and completed, there should be supplied a larger bell and tower. The striker for a bell hangs too low to be heard by the city, a tower is needed to support a large bell.

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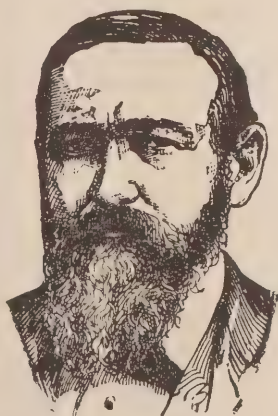
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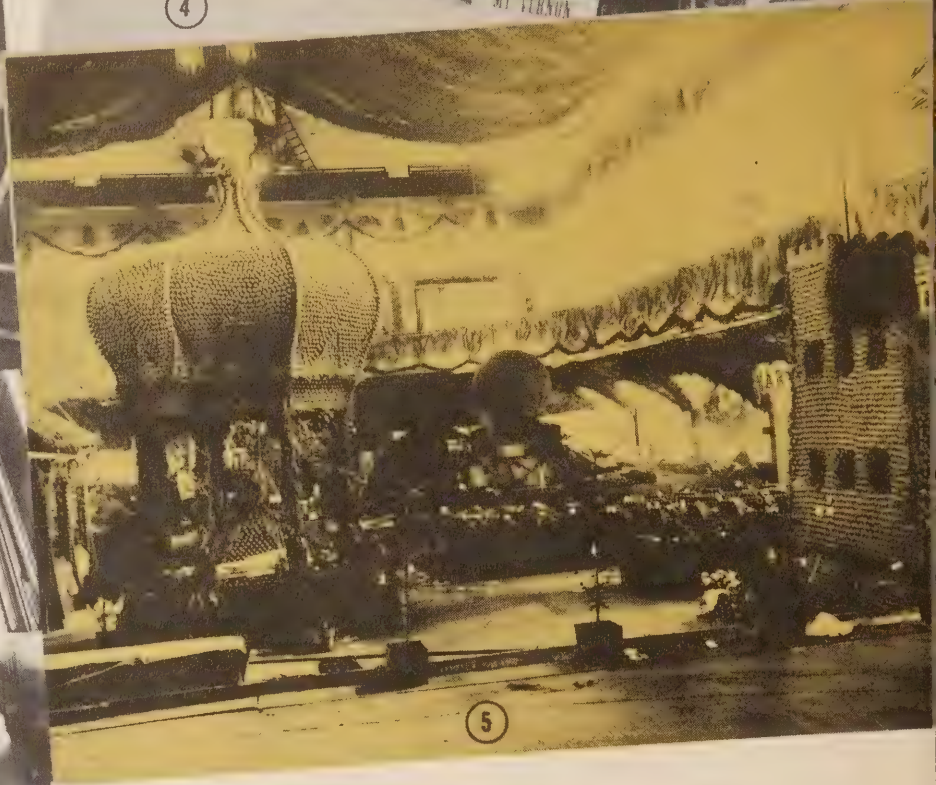
an
sherry, or angelica for \$1.50, or fifty cents per bottle. Go to E. Vaché & Co. Telephone No. 88.

Courier, Oct. 15, 1892



PRESIDENT HARRISON.

boy in our land who has not been made to understand that the position may be attained by him; that it was for this heritage that our forefathers fought; and





WHAT MADE THE '90'S GAY?

Besides the Floradora can-cans and Gas House Gang quartettes, what did the people like for amusement in the nineties? Here are some of the pastimes they must have enjoyed, for their decade has been forever labeled "gay":

1. Familiar scene: poker with "the boys"
2. M&O Saloon, later Vendome Bar, 3rd Street
3. Waters & Brinkmeyer Opera House, Opera Saloon downstairs
4. Citrus Fair—predecessor of the Orange Show—1889
5. Orange Show of 1892, held in Pavillion, Pioneer Park
6. Arrowhead Hot Springs, erected 1887 by Darby & Lyman
7. Harlem Springs—a noted amusement park
8. The Soda Fountain—(Frank Towne's, 3rd & D)
9. What we need more of in 1959
10. Bicycling "approached a craze"
11. *Times-Index*, April 21, 1891
12. *Times-Index*, February 21, 1891



11
Cleveland's Minstrels.

William S. Cleveland's Consolidated Minstrels, the largest and most expensive minstrel organization now on the road, will appear at the Opera House this evening, April 24th. The company contains Billy Emerson, Barney Egan, Raymond Shaw, Griffin and Marks.

CELEBRATED CRAGGS FAMILY.
Percy Denton, Fred Winans, Will Nankiville, Eddie Fox, and the celebrated Cragg family, said to be the most expensive single feature ever introduced on a minstrel programme. Local admirers of refined minstrelsy are certainly justified in anticipating an entertainment of marked excellence.

A Fine Lecture.
As announced last week Mrs. Clara Hoffman, the famous temperance lecturer, will speak at the M. E. Church, corner E and Sixth streets, Thursday, at 8 o'clock p. m.

CITY MARSH...
WATERS & BRINKMEYER'S
OPERA HOUSE
LESLER, WYATT & CONANT,
LEASEES AND MANAGERS.

ONE NIGHT ONLY.
The Comedy Event!
Saturday, February 21.

12
MATINEE AND NIGHT.
The only appearance here of
E. D. Stairs' Superb Co.
Presenting the new American
Character Comedy.

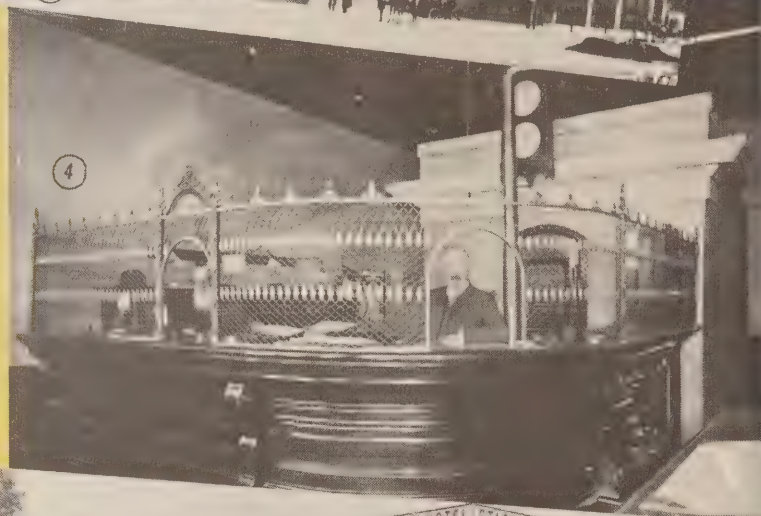
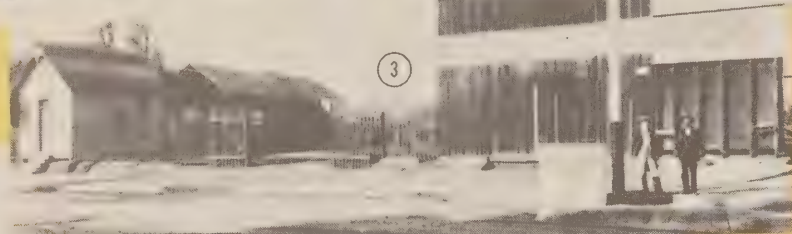
A Barrel of Money!

FARCE COMEDY,
NATURAL COMEDY,
BROAD COMEDY,
LIGHT COMEDY.

Supplemented with a stage of Sensationalism, showing in Act III, the acme of stage realism.

The Great Iron Mill Scene!
With the massive machinery in motion.
Regular prices in the evening.
Matinee, 50 and 75 cents. Children under three years of age, with special, school children matinee tickets, 25 cents.

THIS **PLAY**



BUSINESS WAS BOOMING...

1. National Hotel,
Southwest corner
3rd and E
2. Rebuilt Stewart
Hotel, 3rd and E
3. Holcomb Bros.
Coal & Wood
4. Bank of
San Bernardino
5. Interior & exterior, N. B. Hale & Son Jewelers—D Street
near 3rd; next door North was John Flagg's print
shop, where he accepted deposits for the infant
Santa Fe Building & Loan . . .
6. Starke Hotel, 3rd and Arrowhead
7. San Bernardino Hardware, 3rd Street
8. Allen & Son Iron Works, 3rd Street



WITH OUR MERCHANTS.

AN INTERESTING BUSINESS CHAT WITH SOME OF THEM.

Business is Improving, and With
Settled Weather Will be Much
Better Than Now.

The glorious rain has come, soaking the ground so thoroughly that all fears of a dry year and short crops have vanished like dew before a July sun. The cereal crops, which alone were suffering for want of rain, are safe now beyond all doubts, and with this assurance has the heart of the farmer lightened. The prospects of a dry season, which was emphasized by the total absence of rain during January, had a disheartening effect on farmers, and this, of course, was felt in turn by the merchants. But since the welcome showers have so plentifully descended and changed the parched and dry surface of Mother Earth to a carpet of green, the spirits of all are lighter. During the stormy weather business is quiet, but every one of our merchants are content to wait for fair weather, knowing that with it will come unusual activity. The following business men were called on Saturday, and this is what they said:

Greene & Wastell, dry goods, fancy goods, etc.—Business is flourishing. We are bringing in a large line of eastern goods, which will be in place in a few days.

The Star, dry goods, millinery, etc.—Business is good. We are just now trying to make room for an immense stock of goods on the way from the east, among which will be a fine line of novelties in dress goods, silks and velvets. We are confident it will be the finest line ever shown in San Bernardino. Since the rain we have had a good business.

C. W. Mettler, hardware—Business is very good; much improved since the rain.

Dr. Bedford, druggist—Business is pretty fair; we are well satisfied.

Boren & Beggs, grocers—Business is fine; very much improved since the rain. All our customers are very much encouraged.

Wm. Gurins, produce and meats—Business is good. We are selling large quantities of meat at wholesale.

Scheuer, at Independent Meat Market—Business is rushing. We keep nothing but the finest meats and people appreciate it.

St. Charles Hotel—Trade is good. Our house is well filled with guests; at times we turn guests away from lack of rooms.

Jonas Brothers, gents furnishing goods, boots, shoes, hats, etc.—Business is fine. The recent rains have had a brightening effect upon trade and the prospect now is for a good spring trade. We are about to move into the Anderson block, which is being fitted up in elegant style, and will, when complete, present as fine an array of goods as can be found in this part of the State. All the latest importations are beginning to arrive for the grand opening, which will take place about the middle of March. Meanwhile we are offering goods at a sacrifice in order to clear out the winter stock, and the public will do well to read our daily ad.

Wiggins, grocer—Business is very much improved since the rain. The prospect is now bright, as everybody is feeling good.

L. Migel, new and second hand goods—Business is pretty fair. Furniture is now in good demand. We have the best cabinet maker and upholsterer in this county, and are prepared to do all work in our line in fine style.

Grand Rapids Furniture Store—Business is rushing. We have not been able to keep up with it for the last four weeks. We never had so good a run since we have been in business.

Parry Implement Co.—Business is fair. We have got on hand a new combination surry phaeton which is attracting much attention. Our hammock carts are now in stock.

Diamond Brothers.

OVERSTOCKED SALE

SUCCESS having crowned our GREAT OVERSTOCKED SALE the first two weeks, continued demands being made upon us have induced us to offer to our patrons and the public still larger attractions of securing

GOOD, HONEST VALUES.

We will continue to sell ALL THE SO-CALLED BARGAINS and earn the reputation our bargain prices have created, which stand boldly out a strong testimony of a discriminating public.

YOU CANNOT AFFORD TO STAY AWAY.

In order to give you an idea of what is going on and keep you posted we quote the lowest of low prices.

SHOES.

One lot ladies' toe slippers. Former price \$1.00 and \$1.25; out they go for..... \$.50
One lot ladies' button pebble goat and calf shoes. Formerly sold for \$2.00 a pair; out they go for 1.00
One lot children's shoes. Regular price \$1.00; out they go for..... .25
One lot ladies' fine French kid shoes. Formerly sold for \$3.00; out they go for..... 1.75
One lot of misses pebble goat and kid shoes. Regular price \$2.00; out they go for..... 1.00

CLOTHING.

One lot boys' kilt suits in blue and gray. Regular price, \$2.50; out they go for..... \$ 1.00
One lot men's Cassimere suits in checks and stripes. Never sold less than \$15.00; out they go for 8.00
One lot men's fine worsted broad-wale suits in black and blue. Never sold less than \$18.00; out they go for..... 12.00

—ALL OUR—

Dress Goods, Blankets, Men's Furnishings, Etc.,
Are being sacrificed at

ONE-HALF THEIR REAL VALUE

Diamond Bros.

223-225 THIRD STREET.

Times-Index, June 28, 1890

Lusby & Wagborn, commission merchants—Wholesale business is lively. We have a large stock of produce on hand.

O'Connor & Draper—Real estate is moving at good prices. There are more inquiries for property than for some time.

Waters & Killefer, real estate agents—There are more people looking at land than for a long time. We are making a number of sales at fair prices.

Stewart Hotel—Travel is better than it has been for two years.

Hale & Son, jewelers—Business is good; no reason to complain; lots of work. Every thing is looking promising.

Wilbur & Chandler, gents furnishing goods—Business is very good. We open up the 15th of March with a full line of Dunlap hats, spring style, and shall have the finest line of spring clothing ever brought to this town. It will pay customers to call on us and examine our goods.

Geo. Jordan, jeweler—Business is very good. Since the rain it has improved very much.

Diamond Bros., dry goods, clothing, etc.—Business is rushing. Since the rain people feel like buying goods. We are getting in our spring stock of goods, and shall have a grand opening. We are going East to buy more goods.

L. Anker, clothing, hats, etc.—Business is improving since the rain. We have a full line of gents furnishing goods on hands, hats, boots and shoes.

J. G. Burt, hardware—Business is in good condition.

The Famous—Boots and shoes are in good demand since the rains, and business is good.

Lucius Allen, books and stationery—Business is picking up since the rain. We have a full line of stationery, and blanks of all kinds, books, etc., which we offer at bottom prices. We are now having a clearance sale and the public will do well to call on us.

Owing to the storm, we had not the time to call upon other merchants and complete the interviews, but will do so tomorrow.

Times-Index, Feb. 23, 1891

Daily Times-Index.

Published Every Evening, Sundays Excepted

TIMES-INDEX COMPANY.

C. C. HASKELL, President.

F. L. HOLCOMB, Vice-President.

W. J. GUTHRIE, Secretary.

FIRST NATIONAL BANK, Treas.

C. C. HASKELL, General Manager.

Publication and Business Office,
Court Street, between D and E.

SUBSCRIPTION RATES:

DAILY: For year..... \$6.00 Per year..... \$2.00

WEEKLY: Six months..... 3.00 Six months..... 1.25

Three months..... 1.50 Three months..... .75

Single copies..... 5 Single copies..... 5

By CARRIER 20 cents a week.

NOTICE TO SUBSCRIBERS.

C. M. AITKEN HAS CHARGE OF THE TIMES-INDEX circulation and all complaints from parties not receiving their papers should be made to him. He is also authorized to solicit for advertising and for job work for this office.

Subscribers will please remember that all subscriptions to the TIMES-INDEX are due one year in advance. Those who are behind in their accounts will please remit at once.

AGENTS.

The following are agents for the DAILY and WEEKLY TIMES-INDEX at the places designated: Solomon Neumann..... Highland
L. Hawtry..... South Riverside
[Correspondence is invited upon topics of general interest from all parts of the county.]

Rates of Advertising:

DAILY: Display ads, per column, \$15 a month; \$30 for 2 weeks; \$20 for one week; \$1.25 for 2 weeks; \$1 for 1 week.

Star locals, per line, 50 cts a month; 32 cts. for 2 weeks; 20 cts. for 1 week; and 10 cts. a line a day.

Classified ads, 5 cts. a line first insertion, and 1 ct. a line each insertion afterwards.

Church Notices and Meeting Notices, 5 cts. a line each time.

Resolutions of Respect and Cards of Thanks, 5 cts. a line.

Special rates on time advertising given on application.

WEEKLY.

SAN B

Miscellaneous.

HOMES!

HOMES!

SOUTH

RIALTO

LANDS

\$75 TO \$125

PER ACRE

With Water 1 Inch
to 7 Acres.

TERMS:

\$10 per acre Cash, balance in two and three years at 8 per cent.

Two hundred families are wanted immediately to settle upon two thousand acres of orange lands just west of Colton belonging to the South Rialto Land and Water Company.

WATER ABUNDANT.

Every acre has its water right perpetually belonging to it, in the proportion of an inch to seven acres, which may be increased if required.

Three hundred inches of artesian water is already developed and piped to the land, for domestic and irrigation purposes.

SITUATION MOST DESIRABLE.

Three miles southwest of San Bernardino, six miles north of Riverside, one mile west of Colton Terrace, and fifty miles east of Los Angeles—right in the heart of the Southern California Orange

Times-Index, Feb. 21, 1891

JOHN SUZJALLO, Prop'r.

ST. CHARLES HOTEL.



Rates, \$1.25, \$1.50 and \$2 per day
MEALS 25 CENTS.

Single Rooms 50 cents.

104-241 JOHN ANDERSON, Prop.

Times-Index, Feb. 18, 1891

ABOUT SANTA FE FEDERAL...

The past yields practically no pictorial record of our Association—apparently we were not photogenic!

1. The first signer of the By Laws, as he appeared in Ingersoll's **Century Annals of San Bernardino County**
2. Reproduction of signature page of the By-Laws
3. Picture showing sites of many meetings held during the '90's—the Y.M.C.A. Hall, and the Garner Hall in the Garner Block (one and the same building)
4. John Flag, whose name will be forever associated with Santa Fe. He is first mentioned in the minutes of the Board of Directors when he was elected an "Expert Committee" (appraisal officer) by the Stockholders Dec. 20, 1890. Early the following year he was elected to the Board of Directors, from which post he resigned upon being elected Secretary of the Association June 20, 1892. Mr. Flag, or "Honest John", continued to serve in this post until 1919, when he died. His influence can be seen in the newspaper report reproduced at right
5. San Bernardino Daily Sun, August 1, 1897



①

A. K. JOHNSON, M. D., of San Bernardino, was born on a farm near Marseilles, La Salle county, Ill., January 15, 1852. In addition to other imperative duties, the young man studied medicine in the office of Dr. G. A. Corning, of Marseilles, Ill., and entered the Hahneman Medical College of Chicago, from which he graduated February 12, 1878. He immediately began the practice of his profession at Pontiac, Ill., and after two years here removed to Greene, Butler county, Ia. In the fall of 1883 he came to San Bernardino and at once formed a partnership with Dr. H. W. Rice, son-in-law of the late ex-Governor Waterman. Dr. Rice died in 1884. Dr. W. H. Stiles, an old friend and classmate of Dr. Johnson, succeeded to Dr. Rice's interests. Dr. Johnson is a member of the California State Homeopathic Society and of the F. and A. M. of San Bernardino. He is a member and trustee of the Congregational church and a director in the San Bernardino Building and Loan Association of the Carnegie library and has served on the building committee during the erection of the library building. In 1882 Dr. Johnson married Mrs. F. E. Woodling, widow of a prominent business man at, Greene, Iowa. They have one son, Lloyd.

Article XXII.

Amend-
ments

No alterations or amendments of these by-laws shall be made, except by a vote of two-thirds of the stockholders present at an annual meeting, or a special meeting called for that purpose; provided, that one month's notice in writing of such proposed amendment, signed by at least five stockholders, be filed with the Secretary.

②

Adopted as a whole, January 17th 1890

A. K. Johnson
J. E. Woodling
J. H. Rice
J. H. Rice
J. H. Rice
J. H. Rice



③



④

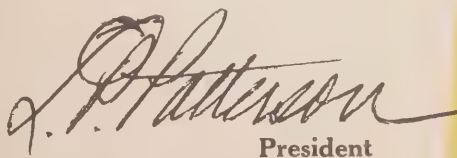
Why did we pick the name "Santa Fe"? The clue to the origin of name can be found in the old Minute Book of Stockholders' and Board of Directors' meetings: not only was the first meeting called in the Chief Engineer's Office of the Southern California Railway—(as the Santa Fe route through San Bernardino was then known)—but also, Santa Fe railway men were taking part.

Only five years before, the first "through" transcontinental train was welcomed into the city, bedecked with palms and flowers (see pictures, page 14); through the untiring efforts of Fred Perris, the Santa Fe Railway had built a huge new station, had located its shops and roundhouse in the town. As a consequence, land values had surged upwards, and San Bernardino was becoming an important railroad center, with at least six major lines coming into the city.

The recognition on the part of the townspeople of the important part the railroads were playing in their future growth thus made selection of the name "Santa Fe" a natural one for the infant Building & Loan.

Inspection of the minutes of early 1890's makes interesting reading. All business was transacted at these meetings, usually held once each month. All officers served without pay—except the Secretary, who earned \$50 for a year's work, in 1890! Borrowers bid up to 42% "premium" for their loans, which was deducted before they were given the money. Thus, when one J. W. Cook bid for \$500 Nov. 20, 1890, he received only \$287.50—and he repaid it with interest on the whole \$500 at 8%! Interest rates were set annually, and varied from 8% to 12%. Furthermore, the "Surety Committee" took one month to act on most applications for loans . . . quite a contrast to 1959 rates, with 24-hour commitments!

Speaking for the present Board of Directors and staff of Santa Fe, it has been a real pleasure to re-create, through the pages of this booklet, the San Bernardino of the 1890's—in celebration of the 70th Anniversary of our founding. Santa Fe Federal Savings is the oldest home-owned financial institution in San Bernardino County, it is truly proud of the part it has been privileged to play in the development of San Bernardino.



President

DEATH OF MAJ. B. B. HARRIS

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IT'S A HOME INSTITUTION.

THE SANTA FE BUILDING AND
LOAN ASSOCIATION.

Its Semi-Annual Report—Reasons Why
San Bernardino People Should
Invest In It.

THE SUN publishes herewith the semi-annual report, for the six months ending June 30, 1897, of the Santa Fe Building and Loan Association. Being a home institution, it will be of interest, not only to the stockholders of the association, but to our people at large. The report is as follows:

ASSETS.	
Cash on hand June 30.....	\$ 740 94
Bills receivable	700 00
Loans on real estate.....	54,275 00
Loans on Association stock	2,505 00
Furniture and fixtures includ- ing safe	150 00
Arrearages—Dues	\$130 00
Interest.....	147 70
Fees & fines	317 35
	\$58,688 29

LIABILITIES.	
Bills payable.....	\$ 1,000 00
Dues paid in by members.....	38,714 00
Profits apportioned to mem- bers.....	11,014 04
Profits undivided.....	25
Paid up stock.....	7,960 00
	\$58,688 29

RECEIPTS.	
Cash on hand January 1, 1897.....	\$ 874 46
Real estate sold.....	300 00
Loans repaid—real estate	2,850 00
Loans repaid—Assoc'n stock	550 00
Paid up stock issued	2,660 00
Dues paid in by members.....	6,820 00
Interest paid in by members.....	2,994 25
Fees and fines.....	50 90
	\$17,108 61

EXPENDITURES.	
Loans on real estate.....	\$ 8,400 00
Loans on Association stock	700 00
Paid on bills payable	2,400 00
Paid-up stock withdrawn.....	300 00
Dues withdrawn.....	\$3,199 00
Profits withdrawn.....	249 70
Expenses.....	3,448 76
Taxes.....	75 75
Interest—paid-up stock and bills payable	371 81
Salary of Secretary.....	325 00
Costs in foreclosure suit.....	200 00
Cash on hand June 30, 1897.....	146 41
	740 94
	\$17,108 61

We your expert committee, have examined the books and accounts of the Association, and find that the foregoing is a correct balance sheet, and contains a true statement of the receipts and disbursements, assets and liabilities, profits and loss of the Association, and of all matters in said report set forth.

D. A. MOULTON,
S. S. DRAFER,
Committee.

The readers of THE SUN will remember that in January last THE SUN published the seventh annual report of this Association. During the six months that have elapsed since that report, the assets of the Association have increased from \$53,840.12 to \$58,688.29. A semi-annual dividend of 5 per cent has been declared. Since the organization of the institution on January 20, 1890, the semi-annual dividends have averaged not less than 5 per cent. The directors of the Association are C. G. Worden, President; J. F. Parker, Vice-President; Dr. A. K. Johnson, Walter Hubbard, S. S. Draper, W. S. Hooper, John Driver, J. F. Johnson, Jr., and H. H. Ham.

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Over one-half of the houses built within this city during the past three years have been constructed by the assistance of the Association. It turns over to the borrower the full amount he borrows and gives him a share of the profits proportion to his stock. It has only one salaried office, that of the Secretary. No institution can be run more economically. It pays no men to boom its stock. To further its business it has relied upon doing business in a careful and responsible manner. The savings of its regular members during the last six months have increased about \$5000. Stockholders who do not wish to pay the regular dollar a month dues, can take out paid-up stock and receive 6 per cent interest thereon. Such stock now amounts to \$7,900. Interest is paid promptly upon this amount every six months, and the profit from loaning goes to the general body of the shareholders and is distributed among them. Its membership now amounts to 135 males and 25 females, the greater portion of whom reside in the city of San Bernardino.

It would be well for the people of the town not to send their savings out of it to other loan associations, with whose affairs they cannot well be familiar, but to invest in this sound home institution, which has no large salaried list, and no agents to pay for selling its stock. The monthly payments are \$1 a share. The John Flagg, Secretary, about it, or any one of the directors or stockholders of the institution.

We are indebted

to the following pioneer residents, collectors and historians for material in this booklet: Mr. & Mrs. Earl Allison, L. Burr Belden, Mr. & Mrs. Jim Fisk, Mr. & Mrs. W. B. Garner, Mrs. Ida Grimes, Miss Arda Haenszel, Miss Hilda Harworth, Deane Painter, Lyman Rich, Steel's Photo Service, and James David Wood.

Cover Design:

A composite of art work from the covers of
Southern California Excursionist, April, 1889
The California Fruit Grower, May, 1890

References:

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